

STATE MS.-DE SOTO CO.

OCT 24 12 43 PM '03

National City/Linderman/0230028

INDEXING INSTRUCTIONS:

Lot 108, Section A, Fox Creek
S/D Section 30, T1S, R5W,
Desoto County, MS

456 PG 382
E. DAVIS CH. CLK.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on February 8, 2001, Kendall D. Linderman and Janis E. Linderman, husband and wife, executed a Deed of Trust to Martin W. Zummach, Trustee for the use and benefit of Delta Trust Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1291 at Page 129, thereof; and

WHEREAS, said Deed of Trust was assigned to National City Mortgage Co., by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1299 at Page 498 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 1790 at Page 535, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, NATIONAL CITY MORTGAGE CO., the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: September 24, October 1, 8, 15, 2003, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 23rd day of September, 2003, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 16th day of October, 2003, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi,

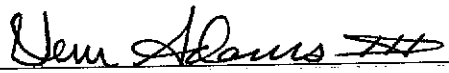
to-wit:

Lot 108, Section A of Fox Creek Subdivision, as shown on plat of record in Plat Book 56, Pages 28-29, according to the Plat thereof on file in the Office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made in and of this description and being located in the Section 30, Township 1 South, Range 5 West, in the City of Olive Branch, DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for Federal Home Loan Mortgage Corporation bidding the sum of One Hundred Twenty-Two Thousand Four Hundred and NO/100 Dollars (\$122,400.00) for all of the above-described property and said property was struck off to Federal Home Loan Mortgage Corporation, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Twenty-Two Thousand Four Hundred and NO/100 Dollars (\$122,400.00), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Federal Home Loan Mortgage Corporation, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 16th day of October, 2003.


LEM ADAMS, III
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the

purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 16th day of
October, 2003.

Senja A. Roper
NOTARY PUBLIC

My Commission Expires:

2-9-2004

Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: Post Office Box 1820, Dayton, OH 45401 (713) 960-9676

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on February 8, 2001, Kendall D. Linderman and Janis E. Linderman, husband and wife, executed a Deed of Trust to Martin W. Zummach, Trustee for the use and benefit of Delta Trust Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1291 at Page 129, thereof; and

WHEREAS, said Deed of Trust was assigned to National City Mortgage Co., by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1299 at Page 499 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1790 at Page 535, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, on the 16th day of October, 2003, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 108, Section A of Fox Creek Subdivision, as shown on plat of record in Plat Book 56, Pages 29-29, according to the Plat thereof on file in the Office of the Chancery Clerk of DeSoto County, Mississippi, reference to which is hereby made in and of

this description and being located in the Section 30, Township 1 South, Range 5 West, in the City of Olive Branch, DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 22nd day of September, 2003.

LEM ADAMS, III
SUBSTITUTE TRUSTEE
PREPARED BY: ADAMS & EDENS

Foreclosure Department
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
PUBLISH: September 24, October 1, 8, 15, 2003.

Volume No. 108 on the 24 day of Sept., 2003

Volume No. 108 on the 1 day of Oct., 2003

Volume No. 108 on the 8 day of Oct., 2003

Volume No. 108 on the 15 day of Oct., 2003

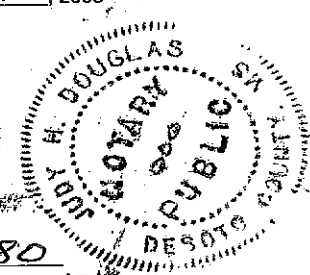
Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 15 day of Oct., 2003.

Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED.



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